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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/887,626	06/22/2001	Michael L. Howard	2291.2.2	7409
21552	7590 01/17/2003			
MADSON & METCALF GATEWAY TOWER WEST SUITE 900			EXAMINER	
			HOLLOWAY III, EDWIN C	
15 WEST SOUTH TEMPLE SALT LAKE CITY, UT 84101			ART UNIT	PAPER NUMBER
			2635	
			DATE MAILED: 01/17/2002	

Please find below and/or attached an Office communication concerning this application or proceeding.

al. . i Patent Under Reexamination Control No. Ex Parte Reexamination Interview Summary 09/887,626 HOWARD ET AL. Art Unit Examiner 2635 Edwin C. Holloway, III All participants (USPTO personnel, patent owner, patent owner's representative): (1) Edwin C. Holloway, III (4) \_\_\_\_ (2) Wesely Austin (applicant's representative) Date of Interview: 14 January 2003 Type: a) ☐ Telephonic b) ☐ Video Conference c) Personal (copy given to: 1) patent owner 2) patent owner's representative) Exhibit shown or demonstration conducted: d) Yes e)⊠ No. If Yes, brief description: Agreement with respect to the claims f) was reached. q was not reached. h N/A. Any other agreement(s) are set forth below under "Description of the general nature of what was agreed to..." Claim(s) discussed: 1. Identification of prior art discussed: Hildebrand (US 5640153). Description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet. (A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims patentable, if available, must be attached. Also, where no copy of the amendments that would render the claims patentable is available, a summary thereof must be attached.) A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION MUST INCLUDE PATENT OWNER'S STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. (See MPEP § 2281). IF A RESPONSE TO THE LAST OFFICE ACTION HAS ALREADY BEEN FILED, THEN PATENT OWNER IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO PROVIDE THE MANDATORY STATEMENT OF THE SUBSTANCE OF THE INTERVIEW (37 CFR 1.560(b)). THE REQUIREMENT FOR PATENT OWNER'S STATEMENT CAN NOT BE WAIVED. EXTENSIONS OF TIME ARE GOVERNED BY 37 CFR 1.550(c).

cc: Requester (if third party requester)

Examiner's signature, if required

EDWIN C. HOLLOWAY III
PRIMARY EXAMINER

Continuation of Description of the general nature of what was agreed to if an agreement was reached, or any other comments: Applicant's representative argued that manual input of verification code saves costs to the supplier by making it more difficult for the user to receive discounts and discussed adding manual input of verification code and including history data different from the verification code. The examiner agreed that such additions do not appear to be taught by Hildebrand but changing between automatic and manual input is generally considered to be obvious. The examiner suggested applicant include details of how the code is generated and how it is manually input and to point out support in the specification for the cost savings. Applicant's amendments will be considered when formally submitted.